



Order Filed on October 31, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
**Ocwen Loan Servicing, LLC as servicer for Deutsche
Bank National Trust Company, as Trustee for Argent
Securities Inc., Asset-Backed Pass-Through
Certificates, Series 2006-M2**
Aleisha C. Jennings, Esq. (049302015)

In Re:

Heather Schwarz,
Debtor.

Case No.: 17-26483-KCF

Chapter: 13

Hearing Date: October 24, 2018

Judge: Kathryn C. Ferguson

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM
THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: October 31, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Secured Creditor: Ocwen Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M2

Secured Creditor's Counsel: Robertson, Anshutz & Schneid, PL

Debtors' Counsel: Daniel E. Straffi, Esq.

Property Involved ("Collateral"): 478 Woodpark Drive, Brick, NJ 08723

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 13 months from 09/01/2017 through 09/01/2018.
- The Debtor is overdue for 12 payments from 09/01/2017 through 08/01/2018 at \$1,705.03 per month.
- The Debtor is overdue for 1 payment from 09/01/2018 at \$1,710.96.
- The Debtor is assessed for late charges at \$ per month.

Funds Held In Suspense \$(0.00).

Total Arrearages Due \$22,171.32.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on 10/01/2018, timely regular monthly mortgage payments shall be made to Secured Creditor in the amount of \$1,705.03, subject to periodic escrow adjustments.
- The amount of \$22,171.32 shall be capitalized in the Debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within fifteen (15) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

■ This Order is incorporated into any Order confirming the plan. The Trustee is to pay the arrears identified in this Order.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Ocwen Loan Servicing, LLC
Attn: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

4. In the event of Default:

■ If the Debtor fails to make any of the payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

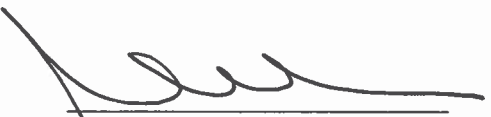
The fees and costs are payable:

■ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.


☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.


Daniel E. Straffi, Esq.
Attorney for Debtor(s)

Date: 10/29/18

/s/ Aleisha C. Jennings


Aleisha Jennings, Esq.
Attorney for Secured Creditor
Date: 10/30/2018